

Information to identify the case:

Debtor 1	<u>Matt V. Smith</u>	Social Security number or ITIN	xxx-xx-4052
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Laurel L. Sassi</u>	Social Security number or ITIN	xxx-xx-4293
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23249-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matt V. Smith
aka Matt Sassi

Laurel L. Sassi

12/27/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matt V. Smith
Laurel L. Sassi
Debtors

Case No. 18-23249-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy

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Date Rcvd: Dec 27, 2021

Form ID: 318

Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	Matt V. Smith, Laurel L. Sassi, 201 Republic Road, Republic, PA 15475
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14898473	+ AHN Forbes Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
15408884	+ Allegheny Health Network, Po Box 645266, Pittsburgh, PA 15264-5250
14898474	+ Allegheny Radiology Associates, PO Box 49, Pittsburgh, PA 15230-0049
14904776	+ Berkheimer Agt. Everson Borough/Southoreland SD, 50 North Seventh Street, Bangor, PA 18013-1731
14898491	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court, Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, West Mifflin, PA 15122
14898493	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court, Columbia Gas of PA, PO Box 742537, Cincinnati, OH 45274
14898484	Capital One Auto Finance, PO Box 85617, Richmond, VA 23285-5617
14898489	Capital One CC1, PO Box 30285, Salt Lake City, UT 84130-0285
14898492	Columbia Gas, South Pointe Industrial Park, 105 Technology Drive, Canonsburg, PA 15317
14898497	+ Everson Tax Collection, Karen L. Christner, 604 Graff Street, Everson, PA 15631-1122
15408912	+ Fayette County Tax Claim, Po Box 21690, Lehigh Valley, PA 18002-1690
15408913	+ Fayette County Tax Claim Bureau, 61 E. Main St., Uniontown, PA 15401-3514
15408914	+ Frederick I. Weinberg & Assoc., 375 Elm Street, Suite 210, Conshohocken, PA 19428-1973
15407583	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14898498	Freedom Mortgage, 100500 Kincaid Drive, Fishers, IN 46037
14898499	+ Freedom Mortgage, 1910 Cochran Road, Suite 728, Pittsburgh, PA 15220-1235
14929489	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
15407582	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15408924	+ Novacare Rehabilitation, 400 Technology Drive, Suite 240, Canonsburg, PA 15317-9575
14898504	+ Novacare Rehabilitation, 400 Technology Drive, Sute 240, Canonsburg, PA 15317-9575
14898506	Penny MAC Loan Services, 27001 Agoura Road, Agoura Hills, CA 91301-5339
14898507	+ Penny Mac Loan Services, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
14898505	Penny Mac Loan Services, 6101 Cander Drive, Moorpark, CA 93021
15408927	PennyMac Loan Services, 6101 Cander Drive, Moorpark, CA 93021
14920396	+ PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14898510	+ Powers Kirn & Associates, Eight Neshaminy Interplex, Suite 215, Feasterville Trevose, PA 19053-6980
15408933	Progressive Insurance, Po Box 31260, Tampa, FL 33631-3260
14898512	+ Progressive Insurance, PO Box 43258, Richmond Heights, OH 44143-0258
15408932	+ Progressive Insurance, Po Box 43258, Euclid, OH 44143-0258
14898511	+ Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
14898514	+ Southmoreland School District, 200 Scottie Way, Scottdale, PA 15683-1066
14898517	+ UPMC Dr. Austin MD, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
14898516	Uniontown Hospital, 500 W. Berkeley St., Uniontown, PA 15401-5596
14898518	Washington Health System, PO Box 855, Washington, PA 15301-0855
14934208	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14898522	+ Westmoreland/Fayette Municipal Sewage, PO Box 126, 170 Mill Lane, Scottdale, PA 15683-2622
14898478	berkheimer tax innovations, PO Box 21690, Lehigh Valley, PA 18002-1690

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

District/off: 0315-2

User: culy

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Date Rcvd: Dec 27, 2021

Form ID: 318

Total Noticed: 80

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 28 2021 07:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 02:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 28 2021 07:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 02:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Dec 28 2021 07:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14898475	EDI: BANKAMER.COM	Dec 28 2021 07:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2235
14898476	EDI: BANKAMER2.COM	Dec 28 2021 07:28:00	Bank of America, PO Box 1758, Newark, NJ 07101-1758
14898477	EDI: BANKAMER2.COM	Dec 28 2021 07:28:00	Bank of America, PO Box 17402, Baltimore, MD 21297-1402
15408890	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One, 15000 Capital One Drive, Henrico, VA 23238-1119
14898479	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238-1119
14898482	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One, Bankruptcy Correspondence, PO Box 5155, Norcross, GA 30091
15408901	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One Bank, 15000 Capital One Drie, Henrico, VA 23238
14898486	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
14898490	+ EDI: CITICORP.COM	Dec 28 2021 07:33:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14898481	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14898480	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One, PO Box 85167, Richmond, VA 23285-5167
14898483	+ EDI: CAPONEAUTO.COM	Dec 28 2021 07:33:00	Capital One Auto, 3901 Dallas Pkwy, Plano, TX 75093-7864
15408898	+ EDI: CAPONEAUTO.COM	Dec 28 2021 07:33:00	Capital One Auto Finance, Po Box 60511, City of Industry, CA 91716-0511
14898485	+ EDI: CAPONEAUTO.COM	Dec 28 2021 07:33:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14900170	+ EDI: AISACG.COM	Dec 28 2021 07:33:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14898488	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One Bank, PO Box 790216, Saint Louis, MO 63179-0216
14898487	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One Bank, PO Box 60024, City Of Industry, CA 91716-0024

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14920005	EDI: CAPITALONE.COM	Dec 28 2021 07:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14898494	+ EDI: CONVERGENT.COM	Dec 28 2021 07:28:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
14898496	+ EDI: CCS.COM	Dec 28 2021 07:28:00	Credit Collection Service, PO Box 9134, Needham Heights, MA 02494-9134
14898495	+ EDI: CCS.COM	Dec 28 2021 07:28:00	Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
14898503	+ EDI: CITICORP.COM	Dec 28 2021 07:33:00	MCYDSNB, PO Box 8218, Mason, OH 45040
14898502	+ EDI: CITICORP.COM	Dec 28 2021 07:33:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
14898500	+ EDI: CITICORP.COM	Dec 28 2021 07:33:00	Macy's, PO Box 4581, Carol Stream, IL 60197-4581
14898501	+ EDI: CITICORP.COM	Dec 28 2021 07:33:00	Macy's, PO Box 689195, Des Moines, IA 50368
15408917	EDI: RMSC.COM	Dec 28 2021 07:33:00	Home Depot, Po Box 103047, Roswell, GA 30076
15408918	+ EDI: CITICORP.COM	Dec 28 2021 07:33:00	Home Depot/CBSD, Po Box 6497, Sioux Falls, SD 57117-6497
15408922	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 28 2021 02:41:00	McGee Woman's Hospital, c/o Credit Management Company, Foster Plaza, Building #7, 661 Anderson Drive, Suite 110, Pittsburgh, PA 15220-2700
14898508	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC Bank, Attn: Bankruptcy Department, 2730 Liberty Avenue, Pittsburgh, PA 15222
14898509	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC Bank NA, 1 Financial Pkwy, Kalamazoo, MI 49009
14936523	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14920396	+ Email/PDF: ebnotices@pnmac.com	Dec 28 2021 02:39:46	PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14911466	EDI: Q3G.COM	Dec 28 2021 07:28:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14898513	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Dec 28 2021 02:41:00	Receivables Management Partners, 1809 N. Broadway St., Greensburg, IN 47240-8217
14898515	Email/Text: amieg@stcol.com	Dec 28 2021 02:40:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
14898519	+ EDI: WFFC.COM	Dec 28 2021 07:33:00	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
14898520	EDI: WFFC.COM	Dec 28 2021 07:33:00	Wells Fargo, 1789 S. Braddock Ave. 150, Pittsburgh, PA 15218-1871
14898521	EDI: WFFC.COM	Dec 28 2021 07:33:00	Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411
15408940	+ EDI: WFFC.COM	Dec 28 2021 07:33:00	Wells Fargo, Po Box 168048, Irving, TX 75016-8048

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

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15408883	*+	AHN Forbes Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
15408885	*+	Allegheny Radiology Associates, Po Box 49, Pittsburgh, PA 15230-0049
15408886	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998-2235
15408887	*	Bank of America, Po Box 1758, Newark, NJ 07101-1758
15408888	*	Bank of America, Po Box 17402, Baltimore, MD 21297-1402
15408889	*	Berkheimer Tax Innovations, Po Box 21690, Lehigh Valley, PA 18002-1690
15408894	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Drive, Henrico, VA 23238-1119
15408896	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Drive, Henrico, VA 23238-1119
15408891	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Drive, Richmond, VA 23238-1119
15408895	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, Bankruptcy Correspondence, Po Box 5155, Norcross, GA 30091
15408904	*+	CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
15408905	*P++	COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477, address filed with court:, Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, West Mifflin, PA 15122
15408907	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of PA, Po Box 742537, Cincinnati, OH 45274
14924453	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15408893	*	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
15408892	*	Capital One, Po Box 85167, Richmond, VA 23285-5167
15408897	*+	Capital One Auto, 3901 Dallas Parkway, Plano, TX 75093-7864
15408899	*	Capital One Auto Finance, Po Box 85617, Richmond, VA 23285-5617
15408900	*+	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15408902	*	Capital One Bank, Po Box 790216, Saint Louis, MO 63179-0216
15408903	*	Capital One CC1, Po Box 30285, Salt Lake City, UT 84130-0285
15408906	*	Columbia Gas, South Pointe Industrial Park, 105 Technology Drive, Canonsburg, PA 15317
15408908	*+	Convergent Outsourcing Inc., Po Box 9004, Renton, WA 98057-9004
15408910	*+	Credit Collection Service, Po Box 9134, Needham Heights, MA 02494-9134
15408909	*+	Credit Collection Service, Po Box 607, Norwood, MA 02062-0607
15408923	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, MCYDSNB, Po Box 8218, Mason, OH 45040
15408920	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040
15408919	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, Po Box 4581, Carol Stream, IL 60197-4581
15408921	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's, Po Box 689195, Des Moines, IA 50368
15408911	*+	Everson Tax Collection, Karen L. Christner, 604 Graff Street, Everson, PA 15631-1122
15408915	*	Freedom Mortgage, 100500 Kincaid Drive, Fishers, IN 46037
15408916	*+	Freedom Mortgage, 1910 Cochran Road, Suite 728, Pittsburgh, PA 15220-1235
15408928	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn Bankruptcy Department, 2730 Liberty Avenue, Pittsburgh, PA 15222
15408929	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank NA, 1 Financial Parkway, Kalamazoo, MI 49009
15408930	*+	POwers Kirn & Associates, Eight Neshaminy Interplex, Suite 215, Feasterville Trevose, PA 19053-6980
15408925	*	Penny MAC Loan Services, 27001 Agoura Road, Agoura Hills, CA 91301-5339
15408926	*+	Penny Mac Loan Services, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15408931	*+	Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
15408934	*+	Receivables Management Partners, 1809 N. Broadway St., Greensburg, IN 47240-8217
15408936	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, Inc., Po Box 6250, Madison, WI 53716-0250
15408935	*+	Southmoreland School District, 200 Scottie Way, Scottdale, PA 15683-1066
15408938	*+	UPMC Dr. Austin MD, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15408937	*	Uniontown Hospital, 500 W. Berkeley St., Uniontown, PA 15401-5596
15408939	*	Washington Health System, Po Box 855, Washington, PA 15301-0855
15408941	*+	Wells Fargo, Po Box 1697, Winterville, NC 28590-1697
15408943	*	Wells Fargo, 1789 S. Braddock Ave. 150, Pittsburgh, PA 15218-1871
15408942	*	Wells Fargo, Po Box 14411, Des Moines, IA 50306-3411
15408944	*+	Westmoreland/Fayette Municipal Sewage, Po Box 126, 170 Mill Lane, Scottdale, PA 15683-2622

TOTAL: 1 Undeliverable, 48 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: culy

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Total Noticed: 80

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Kenneth Steidl	on behalf of Debtor Matt V. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Laurel L. Sassi julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Mark A. Rowan	on behalf of Debtor Matt V. Smith markrowan1@verizon.net
Mark A. Rowan	on behalf of Joint Debtor Laurel L. Sassi markrowan1@verizon.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 11